WE CLAIM:

1   1.   A process of integrating information stored in at least two disparate

2   databases, the stored information including consumer transactional information, the process

3   comprising the steps of:

4   identifying at least one qualitative variable which is common to each

5   database;

6   transforming the at least one qualitative variable into one or more

7   quantitative variables;

8   converting, into converted information, the consumer transactional

9   information in each of the databases in terms of the one or more quantitative variables; and

10   forming an integrated database for predicting consumer behavior by

11   combining, from the disparate databases, the converted information.

             2.   The process of claim 1, further comprising the steps of:

             selecting at least one discriminating subset of the at least one

3   quantitative variable to create statistical drivers; and

4   creating clusters by assigning each consumer in the integrated

5   database to at least one of the subsets.

1   3.   The process of claim 2, further comprising the steps of:

2   converting at least one discriminating subset into at least one

3   supercluster; and

4   assigning each subset and the consumers identified therein to one of

5   the at least one super clusters.

1   4.   The process of claim 3, wherein the at least one qualitative variable is

2   a merchant and the one or more quantitative variable comprises one or more of the

3   following:

4   mean number of transactions per person for the merchant,

5   mean amount per transaction for the merchant,

6   mean household income of shoppers shopping at the merchant, and

                  mean proportion of the shoppers for a particular area of the merchant.

        5.   The process of claim 4, further comprising the step of:

                prior to forming the integrated database, weighting the one or more

disparate databases to adjust for the differences in size and in time encompassed.

1   6.   The process of claim 4, wherein the selecting step comprises

2   identifying industries which have discriminate shoppers and grouping selected merchants

3   into the at least one discriminating subset.

1   7.   The process of claim 1, wherein the consumer transactional

2   information has instances of purchasing behavior by consumers for predicting the consumer

3   behavior.

8.   The process of claim 1, wherein at least one of the disparate databases

includes joint account information for at least two consumers, and further comprising the

step of:

determining a consumer of the at least two consumers who generated

at least a portion of the consumer transactional information.

9.   A system for integrating information stored in at least two disparate

databases, the stored information including consumer transactional information, the system

comprising:

an integrating arrangement which:

identifies at least one qualitative variable that is common to each database,

transforms the at least one qualitative variable into one or more quantitative

variables,

converts, into converted information, the consumer transactional information

in each of the databases in terms of the one or more quantitative variables,

and

forms an integrated database for predicting consumer behavior by combining,

from the disparate databases, the converted information.

10.   The system of claim 9, wherein the integrating arrangement selects at

least one discriminating subset of the at least one quantitative variable to create statistical

drivers, and creates clusters by assigning each consumer in the integrated database to at least

4   one of the subsets.

1   11.   The system of claim 10, wherein the integrating arrangement converts

2   at least one discriminating subset into at least one supercluster, and assigns each subset and

3   the consumers identified therein to one of the at least one super clusters.

1   12.   The system of claim 11, wherein the at least one qualitative variable is

2   a merchant and the one or more quantitative variable comprises one or more of the
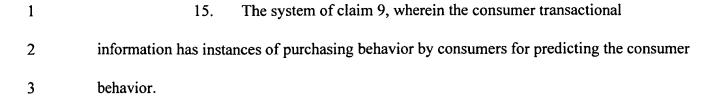
3   following:

            mean number of transactions per person for the merchant,

            mean amount per transaction for the merchant,

            mean household income of shoppers shopping at the merchant, and

            mean proportion of the shoppers for a particular area of the merchant.

1   13.   The system of claim 12, wherein the integrating arrangement weighs

2   the one or more disparate databases to adjust for the differences in size and in time

3   encompassed prior to the formation of the integrated database.

1   14.   The system of claim 12, wherein the integrating arrangement selects

2   the at least one discriminating subset by identifying industries which have discriminate

3   shoppers and grouping selected merchants into the at least one discriminating subset.

1   15.   The system of claim 9, wherein the consumer transactional

2   information has instances of purchasing behavior by consumers for predicting the consumer

3   behavior.

1   16.   The system of claim 9, wherein at least one of said disparate databases

2   includes joint account information for at least two consumers, and wherein the integrating

3   database determines a consumer of the at least two consumers who generated at least a

4   portion of the consumer transactional information.